

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Walter I. Wechta
Cathy A. Wechta
Debtor(s)

Bankruptcy Case No.: 18-21488-TPA
Per November 8, 2018 proceeding
Chapter: 13
Docket No.: 27 - 7, 25
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 16, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 54 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wells Fargo Bank (Claim 5-2) .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: November 14, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Walter I. Wechta
 Cathy A. Wechta
 Debtors

Case No. 18-21488-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lmar
 Form ID: 149

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 Total Noticed: 29

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db/jdb Walter I. Wechta, Cathy A. Wechta, 805 Sunset Street, Rural Valley, PA 16249
 14812451 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 14812452 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14812453 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14812454 +Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
 14816640 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
 14812458 +Kia Motors Finance, P.O. Box 20825, Fountain Valley, CA 92728-0825
 14812465 +Union Home Mortgage Co, 8241 Dow Cir, Strongsville, OH 44136-1761
 14869832 +Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 14858870 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 14812466 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 71118, Charlotte, NC 28272-1118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 15 2018 03:59:50
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 14850688 +E-mail/Text: bnc@atlasacq.com Nov 15 2018 03:56:41 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14812450 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 04:00:23 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14812455 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2018 03:56:58 Comenitycapital/biglot,
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 14816964 E-mail/Text: mrdiscen@discover.com Nov 15 2018 03:56:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14812456 +E-mail/Text: mrdiscen@discover.com Nov 15 2018 03:56:40 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14869787 E-mail/PDF: resurgentbknofifications@resurgent.com Nov 15 2018 03:59:26
 LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &
 LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14812459 +E-mail/Text: bk@lendingclub.com Nov 15 2018 03:58:16 Lending Club Corp, 71 Stevenson St,
 Suite 300, San Francisco, CA 94105-2985
 14863108 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2018 03:57:42 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14862786 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 03:59:20
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14814387 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 04:00:27
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14865291 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2018 03:57:02
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788
 14862208 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2018 03:57:03
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14812460 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 03:59:46 Synchrony Bank/Amazon,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14812462 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 04:00:19 Synchrony Bank/Lowes,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14812463 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 03:59:15 Synchrony Bank/Walmart,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14849369 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 15 2018 03:57:51 West Penn Power,
 5001 NASA Blvd, Fairmont WV 26554-8248
 14812467 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 15 2018 03:57:51 West Penn Power,
 2800 Pottsville Pike, PO Box 16001, Reading, PA 19612-6001

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Union Home Mortgage Corp.
 cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14812457* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14812461* +Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14812464* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0315-2

User: lmar
Form ID: 149

Page 2 of 2
Total Noticed: 29

Date Rcvd: Nov 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Christian M Rieger on behalf of Debtor Walter I. Wechta criergerlaw@gmail.com,
chris@pauldanielslaw.com
Christian M Rieger on behalf of Joint Debtor Cathy A. Wechta criergerlaw@gmail.com,
chris@pauldanielslaw.com
James Warmbrodt on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5